

C L A I M A M E N D M E N T S
C L E A N F O R M

Please **CANCEL** claims 14 - 21.

Please **AMEND** Claim 11 as follows

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11. (TWICE AMENDED) A customer acquisition system comprising:
 a memory for storing a customer account record of a first entity, said customer account record including a customer identifier;
 a processor operatively coupled to said memory, said processor configured to:
 select a customer account record;
 determine if an individual indicated by said customer identifier is a customer of a second entity;
 generate a billing statement from the first entity for said individual; and
 provide with the billing statement an offer to said individual to pay at least a portion of an account due on said billing statement if said individual becomes a customer of said second entity;
 receive acceptance of said offer from said individual; and
 acquire the individual as a customer by transferring said at least a portion of said amount to the first entity by the second entity.
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Please ADD new claim 28 as follows:

28. (NEW) A method comprising:

receiving data that indicates
a third party and
a maximum amount that the third party will pay for receiving a new customer;

selecting a credit card account from a plurality of credit card accounts, the credit card account indicating

a customer,
an outstanding balance, and
a minimum amount due;

determining whether the minimum amount due is less than or equal to the maximum amount;

sending a billing statement to the customer;

providing with the billing statement an offer to the customer to become a customer of the third party;

receiving an acceptance of the offer from the customer; and

applying the minimum amount due to the credit card account in response to the received acceptance without receiving the minimum amount due from the customer.